

**Information to identify the case:**

Debtor 1 **Steven P. Temple**  
First Name Middle Name Last Name

Debtor 2 **Sharon L. Temple**  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **12-70010-JAD**

Social Security number or ITIN **xxx-xx-2125**  
EIN **-----**

Social Security number or ITIN **xxx-xx-9764**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven P. Temple

Sharon L. Temple

4/26/17

**By the court:**

Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Steven P. Temple  
 Sharon L. Temple  
 Debtors

Case No. 12-70010-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: amaz  
 Form ID: 3180W

Page 1 of 3  
 Total Noticed: 46

Date Rcvd: Apr 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2017.

db/jdb +Steven P. Temple, Sharon L. Temple, 2932 Spruce Avenue, Altoona, PA 16601-1677  
 cr +JPMORGAN CHASE BANK, N.A., 10790 Racho Bernardo Road, San Diego, CA 92127-5705  
 13268760 +Allegheny Regional Endoscopy, 810 Valley View Blvd., Altoona, PA 16602-6342  
 13268761 Altoona Emergency Phys., P.O. Box 62282, Baltimore, MD 21264-2282  
 13268762 Altoona Hospital, 620 Howard Avenue, Altoona, PA 16601-4899  
 13268764 Amc Mortgage Services, 2077 N Main Street, Suite 1050, Santa Ana, CA 92706  
 13268763 +Amc Mortgage Services, Po Box 11000, Santa Ana, CA 92711-1000  
 13268768 +Blair Gastro Associates, 810 Valley View Boulevard, Altoona, PA 16602-6342  
 13268771 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 13268772 +Central Credit Audit, 100 N 3rd Street, Sunbury, PA 17801-2367  
 13268774 #+Collection Service Center, Po Box 68, Altoona, PA 16603-0068  
 13268775 +Commonwealth Financial, 237 N Main Street, Dickson City, PA 18519-1651  
 13268776 +Credit Control, 2410 Broad Avenue, Altoona, PA 16601-1940  
 13268781 +Fncl Health, 12850 Middlebrook, Suite 307, Germantown, MD 20874-5244  
 13268782 +G Jwl/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 13308887 +JPMC Specialty Mortgage, LLC, Attn: Correspondence Mail, Mail Code: LA4-5555,  
 700 Kansas Lane, Monroe, LA 71203-4774  
 13326979 +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego CA 92108-2709  
 13268788 +Pnc Mortgage, 6 N Main Street, Dayton, OH 45402-1908

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 27 2017 01:11:12 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 cr +EDI: RMSC.COM Apr 27 2017 00:58:00 Green Tree Servicing,LLC, 7340 S. Kyrene Rd.,  
 Recovery Dept. T-120, Tempe, AZ 85283-4573  
 13268765 EDI: CINGMIDLAND.COM Apr 27 2017 00:58:00 AT & T Mobility, 1801 Valley View Lane,  
 Dallas, TX 75234-8906  
 13268759 +EDI: LTDFINANCIAL.COM Apr 27 2017 00:58:00 Advantage Assetts, 7322 Southwest Freeway,  
 Suite 1600, Houston, TX 77074-2134  
 13301008 +EDI: HFC.COM Apr 27 2017 00:58:00 BENEFICIAL CONSUMER DISCOUNT COMPANY,  
 636 GRAND REGENCY BLVD., BRANDON, FL. 33510-3942  
 13268766 +EDI: BANKAMER.COM Apr 27 2017 00:58:00 Bank of America, 450 American Street,  
 Simi Valley, CA 93065-6285  
 13268767 +EDI: HFC.COM Apr 27 2017 00:58:00 Beneficial/Hfc, Po Box 3425, Buffalo, NY 14240-3425  
 13268769 Fax: 814-946-3723 Apr 27 2017 01:43:38 Blair Medical Associates, 1414 9th Avenue,  
 Altoona, PA 16602-2452  
 13268770 EDI: CAPITALONE.COM Apr 27 2017 00:58:00 Cap One, Po Box 85520, Richmond, VA 23285  
 13268777 EDI: CRFRSTNA.COM Apr 27 2017 00:58:00 Credit First, 6275 Eastland Road,  
 Brook Park, OH 44142-1399  
 13268779 +EDI: WFNBNB.COM Apr 27 2017 00:58:00 Fashion Bug, 1103 Allen Drive,  
 Milford, OH 45150-8763  
 13268778 +EDI: WFNBNB.COM Apr 27 2017 00:58:00 Fashion Bug, Po Box 84073, Columbus, GA 31908-4073  
 13268780 +E-mail/Text: bankruptcynotice@fcbanking.com Apr 27 2017 01:10:57 First Commonwealth Bank,  
 601 Philadelphia Street, Indiana, PA 15701-3952  
 13268783 EDI: RMSC.COM Apr 27 2017 00:58:00 Ge Money Bank Lowes, Po Box 103065,  
 Roswell, GA 30076  
 13268784 +EDI: RMSC.COM Apr 27 2017 00:58:00 Gecrb/Lowbrc, Po Box 956005, Orlando, FL 32896-0001  
 13980457 +EDI: RMSC.COM Apr 27 2017 00:58:00 Green Tree Servicing LLC, 7340 S. Kyrene Rd.,  
 Recovery Dept - T120, Tempe, AZ 85283-4573  
 13268786 +EDI: HFC.COM Apr 27 2017 00:58:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 13370203 EDI: JEFFERSONCAP.COM Apr 27 2017 00:58:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
 ST CLOUD MN 56302  
 13268787 +EDI: LTDFINANCIAL.COM Apr 27 2017 00:58:00 Ltd Financial Services, 7322 Southwest Freeway,  
 Suite 1, Houston, TX 77074-2010  
 13370516 EDI: PRA.COM Apr 27 2017 00:58:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
 Norfolk VA 23541  
 13268789 +EDI: PRA.COM Apr 27 2017 00:58:00 Portfolio Recovery & Affil, 120 Corporate Boulevard,  
 Suite 1, Norfolk, VA 23502-4952  
 13290513 +E-mail/Text: bncmail@w-legal.com Apr 27 2017 01:11:29 TARGET NATIONAL BANK,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13268790 +EDI: WTRRNBNB.COM Apr 27 2017 00:58:00 Target Nb, Po Box 673,  
 Minneapolis, MN 55440-0673  
 13268791 +EDI: WTRRNBNB.COM Apr 27 2017 00:58:00 Tnb - Target, Po Box 673,  
 Minneapolis, MN 55440-0673  
 13268785 EDI: WACHOVIA.COM Apr 27 2017 00:58:00 Homeq Servicing, Po Box 13716,  
 Sacramento, CA 95853  
 13268792 +EDI: RCSDELL.COM Apr 27 2017 00:58:00 Web Bank/Dfs, One Dell Way,  
 Round Rock, TX 78682-7000  
 13268793 +EDI: WFNBNB.COM Apr 27 2017 00:58:00 Wfnnb/Fashion Bug, Po Box 182272,  
 Columbus, OH 43218-2272  
 13268794 +EDI: WFNBNB.COM Apr 27 2017 00:58:00 Wfnnb/Valucityroomstod, Po Box 182303,  
 Columbus, OH 43218-2303

District/off: 0315-7

User: amaz  
Form ID: 3180W

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Total Noticed: 46

Date Rcvd: Apr 26, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr JPMC Specialty  
cr JPMC Specialty Mortgage LLC f/k/a WM Specialty Mor  
cr JPMC Specialty Mortgage, LLC  
cr JPMorgan Chase Bank, National Association  
13268758 Steven P. Temple and Sharon L. Temple  
13278132 Steven P. Temple and Sharon L. Temple  
cr\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,  
ST CLOUD, MN 56302-9617)  
13278139\* AT & T Mobility, 1801 Valley View Lane, Dallas, TX 75234-8906  
13278133\* +Advantage Assets, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134  
13278134\* +Allegheny Regional Endoscopy, 810 Valley View Blvd., Altoona, PA 16602-6342  
13278135\* Altoona Emergency Phys, P.O. Box 62282, Baltimore, MD 21264-2282  
13278136\* Altoona Hospital, 620 Howard Avenue, Altoona, PA 16601-4899  
13278137\* +Amc Mortgage Services, Po Box 11000, Santa Ana, CA 92711-1000  
13278138\* Amc Mortgage Services, 2077 N Main Street, Suite 1050, Santa Ana, CA 92706  
13278140\* +Bank of America, 450 American Street, Simi Valley, CA 93065-6285  
13278141\* +Beneficial/Hfc, Po Box 3425, Buffalo, NY 14240-3425  
13278142\* +Blair Gastro Associates, 810 Valley View Boulevard, Altoona, PA 16602-6342  
13278143\* Blair Medical Associates, 1414 9th Avenue, Altoona, PA 16602-2452  
13278144\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
13278145\* +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
13278146\* +Central Credit Audit, 100 N 3rd Street, Sunbury, PA 17801-2367  
13278147\* +Chase, 10790 Rancho Bernardo Road, San Diego, CA 92127-5705  
13278148\* +Collection Service Center, Po Box 68, Altoona, PA 16603-0068  
13278149\* +Commonwealth Financial, 237 N Main Street, Dickson City, PA 18519-1651  
13278150\* +Credit Control, 2410 Broad Avenue, Altoona, PA 16601-1940  
13278151\* Credit First, 6275 Eastland Road, Brook Park, OH 44142-1399  
13278153\* +Fashion Bug, 1103 Allen Drive, Milford, OH 45150-8763  
13278152\* +Fashion Bug, Po Box 84073, Columbus, GA 31908-4073  
13278154\* +First Commonwealth Bank, 601 Philadelphia Street, Indiana, PA 15701-3952  
13278155\* +Fncl Health, 12850 Middlebrook, Suite 307, Germantown, MD 20874-5244  
13278156\* +G Jwl/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
13278157\* Ge Money Bank Lowes, Po Box 103065, Roswell, GA 30076  
13278158\* +Gecrb/Lowbrc, Po Box 956005, Orlando, FL 32896-0001  
13278160\* +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
13278161\* +Ltd Financial Services, 7322 Southwest Freeway, Suite 1, Houston, TX 77074-2010  
13278162\* +Pnc Mortgage, 6 N Main Street, Dayton, OH 45402-1908  
13278163\* +Portfolio Recovery & Affil, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952  
13278164\* +Target Nb, Po Box 673, Minneapolis, MN 55440-0673  
13278165\* +Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673  
13278159\* ++WACHOVIA BANK NA, MAC X2303-01A, 1 HOME CAMPUS, 1ST FLOOR, DES MOINES IA 50328-0001  
(address filed with court: Homeq Servicing, Po Box 13716, Sacramento, CA 95853)  
13278166\* +Web Bank/Dfs, One Dell Way, Round Rock, TX 78682-7000  
13278167\* +Wfnb/Fashion Bug, Po Box 182272, Columbus, OH 43218-2272  
13278168\* +Wfnb/Valucityroomstod, Po Box 182303, Columbus, OH 43218-2303  
13268773 ##+Chase, 10790 Rancho Bernardo Road, San Diego, CA 92127-5705  
13279086 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 6, \* 37, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-7

User: amaz  
Form ID: 3180W

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Total Noticed: 46

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor JPMC Specialty Mortgage, LLC ecfmail@mwc-law.com  
Andrew F Gornall on behalf of Creditor JPMC Specialty Mortgage LLC f/k/a WM Specialty Mortgage LLC agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
Andrew F Gornall on behalf of Creditor JPMC Specialty agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
Ann E. Swartz on behalf of Creditor JPMC Specialty Mortgage, LLC ecfmail@mwc-law.com  
James Warmbrodt on behalf of Creditor JPMC Specialty Mortgage LLC f/k/a WM Specialty Mortgage LLC bkgroup@kmllawgroup.com  
Marissa Myers Cohen on behalf of Creditor JPMC Specialty Mortgage, LLC mcohen@mwc-law.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Paul W. McElrath, Jr. on behalf of Joint Debtor Sharon L. Temple ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com  
Paul W. McElrath, Jr. on behalf of Debtor Steven P. Temple ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com  
Ronda J. Winnecour cmeecf@chapter13trusteedpa.com

TOTAL: 10